AP 3627 PTO/SB/21 (09-04)

Approved for use through 7/31/2006 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction act of 1995, no persona are required to respond to a collection of information unless it displays a valid OMB control number. 09/808,722 Application Number TRANSMITTAL **FORM** March 14, 2001 Filing Date JUN ; 0 2005 First Named Inventor Bennett et al. Art Unit 3627 **Examiner Name** Rudy, Andrew J. ீ ருந்த மீத்த் for all correspondence after initial filing) Attorney Docket Number OOB012 Total Number of Pages in This Submission **ENCLOSURES** (check all that apply) Fee Transmittal Form Drawing(s) After Allowance Communication to TC Fee Attached Licensing-related Papers Appeal Communication to Board Response To Final Office Action Petition of Appeals and Interferences After Final Petition to Convert to a Appeal Communication to TC Provisional Application (Appeal Notice, Brief, Reply Brief) Affidavits/declaration(s) **Proprietary Information** Power of Attorney, Revocation Extension of Time Request Change of Correspondence Status Letter Address Express Abandonment Request Terminal Disclaimer Return-Receipt Postcard Information Disclosure Other Enclosure(s) (please Statement Request for Refund identify below): Certified Copy of Priority CD Number of CD(s) ____ Document(s) Landscape Table on CD Reply to Missing Parts/ Incomplete Application Reply to Missing Parts under Remarks 37 CFR 1.52 or 1.53 SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT IcAndrews Held & Malloy, Ltd Firm Signature Ronald H. Spuhler, Reg. No. 52,245 Printed Name Date June 6, 2005 **CERTIFICATE OF MAILING** I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on June 6, 2005. Name (Print/type) Registration No. (Attorney/Agent) 52,245 Signature Date 06/06/2005

JUN 10 TELD JUN 10 TELD STATES PATENT AND TRADEMARK OFFICE (Our Case No. OOB012)

In The Application Of:

BENNETT ET AL.

Serial No.: 09/808,722

Filed: March 14, 2001

Examiner: RUDY, ANDREW J.

Crown Art Units, 2627

Group Art Unit: 3627

For: ONLINE PURCHASING SYSTEM SUPPORTING LENDERS WITH AFFORDABILITY SCREENING

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on June 6, 2005.

By: YMWW XIM Ronald H. Spuhler Reg. No. 52,245

Confirmation Number: 5520

RESPONSE TO FINAL OFFICE ACTION

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

This paper responds to the Final Office Action mailed April 6, 2005. The Applicants respectfully request reconsideration of the application and pending claims in light of the following remarks.